

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ) Case No. 17-10253  
 )  
Joshua Allen Cunningham and )  
Amy Jasurda Cunningham, )  
 )  
 )  
Debtor(s) )

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7<sup>th</sup> Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved prior to the Final Report must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at **10:30 a.m. on February 27, 2018, 2017 in Courtroom 682**, Dirksen Federal Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date: January 19, 2018

By: /s/ Richard M. Fogel  
Trustee

RICHARD M. FOGEL  
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**UST Form 101-7-NFR (10/1/2010)**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
Eastern Division DIVISION

In re:CUNNINGHAM, JOSHUA ALLEN  
CUNNINGHAM, AMY JASURDA

§ Case No. 17-10253  
§  
§  
§

Debtor(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of:* \$ 90,500.00  
*and approved disbursements of:* \$ 68,024.38  
*leaving a balance on hand of:* \$ 22,475.62

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 22,475.62

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	7,775.00	0.00	7,775.00
Trustee, Expenses - Richard M. Fogel	190.01	0.00	190.01
Accountant for Trustee Fees (Other Firm) - Kutchins, Robbins & Diamond, Ltd.	1,224.00	0.00	1,224.00

Total to be paid for chapter 7 administrative expenses: \$ 9,189.01  
Remaining balance: \$ 13,286.61

<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 13,286.61

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	None			

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 13,286.61

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$33,629.61 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 39.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	TD Bank, USA by American InfoSource LP as agent	14,834.34	0.00	5,860.85
2	Discover Bank Discover Products Inc	12,183.54	0.00	4,813.55
3	Commerce Bank	0.00	0.00	0.00
4	Capital One, N.A.	0.00	0.00	0.00
5	TD Bank, USA by American InfoSource LP as agent	0.00	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	4,549.39	0.00	1,797.40
7	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	0.00	0.00	0.00
8	Capital One, N.A. c/o Becket and Lee LLP	0.00	0.00	0.00
9	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	367.86	0.00	145.34
10	American Express Bank, FSB c/o Becket and Lee LLP	0.00	0.00	0.00
11	American Express Centurion Bank c/o Becket and Lee LLP	0.00	0.00	0.00
12	Synchrony Bank c/o PRA Receivables Management, LLC	0.00	0.00	0.00
13	Citibank, N.A.	0.00	0.00	0.00
14	U.S. Department of Education c/o FedLoan Servicing	0.00	0.00	0.00
15	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (AMAZON.COM STORE CARD)	0.00	0.00	0.00
16	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (OLD NAVY VISA CARD)	1,694.48	0.00	669.47
17	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (SAMS CLUB MASTERCARD)	0.00	0.00	0.00

Total to be paid for timely general unsecured claims:	\$ 13,286.61
Remaining balance:	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/ Richard M. Fogel

Trustee

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**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.